

SAMPLE DISPUTE LETTER — CREDIT BUREAU

Date

Your Name

Your SSN

Your Address

Your City, State, Zip Code

Complaint Department

Name of Credit Bureau

Address

City, State, Zip Code

Dear Sir or Madam:

I am writing to dispute the following information in my file. The items I dispute are circled on the attached copy of the report I received. (Identify item(s) disputed by name of source, such as creditors or tax court, and identify type of item, such as credit account, judgment, etc. Specify whether the entire amount is disputed or just a part of it).

I am a victim of identity theft and did not make the charge(s). I ask that the item(s) be blocked to correct my credit report.

I reported the theft of my identity to (Name and Address of Law Enforcement Agency). I also have enclosed copies of the Federal Trade Commission's Identity Theft Affidavit, the Police Report and my identity theft passport issued by the Attorney General of Montana (use only if you have been issued a passport). Please investigate these matters and block the disputed item(s) as soon as possible.

Sincerely,

Your Name

Enclosures: (List what you are enclosing.)